



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [MERCHANTS BANCORP](#)

City/State [CARMEL, IN](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [11,086,055](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MERCHANTS BANCORP
410 MONON BOULEVARD
CARMEL, IN 46032

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	10,128,663	9,781,434	10,186,096	8,505,156	5,252,010
Net income (\$000)	104,078	113,400	227,104	180,533	77,184
Number of BHCs in peer group	132	145	130	147	146

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Net interest income (tax equivalent)															
+ Non-interest income	2.72	2.67	50	2.80	2.86	37	2.73	2.60	56	2.64	2.96	24		3.21	
- Overhead expense	1.45	0.96	78	1.56	0.94	85	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48
- Provision for credit losses	1.26	2.17	5	1.19	2.32	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
+ Securities gains (losses)	0.17	0.09	78	0.03	-0.03	64	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43
+ Other tax equivalent adjustments	0	0	43	0	0.01	31	0	0.01	57	0.01	0.02	47	0.01	0.01	71
= Pretax net operating income (tax equivalent)	2.74	1.40	96	3.14	1.70	98	2.99	1.66	96	2.86	1.22	98		1.53	
Net operating income	2.06	1.06	96	2.32	1.30	97	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income	2.06	1.06	96	2.32	1.31	97	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income (Subchapter S adjusted)					1.63		1.49			1.97			1.27		1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.36	3.12	66	3.20	3.40	33	3.16	3.06	52	3.43	3.78	24		4.49	
Interest expense	0.56	0.24	90	0.33	0.32	54	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95
Net interest income (tax equivalent)	2.80	2.88	40	2.88	3.05	30	2.81	2.80	44	2.72	3.17	22		3.45	
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.08	11	0	0.05	39	0.02	0.11	26	0	0.11	12	0.02	0.11	27
Earnings coverage of net loan and lease losses (X)	-245.15	-9.51	12	1,019.05	-10.45	95	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.53	1.17	7	0.52	1.32	3	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8
Allowance for loan and lease losses / Total loans and leases	0.37	1.15	6	0.32	1.31	2	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.05	0.41	2	0.03	0.58	4	0.01	0.49	2	0.03	0.67	2	0.02	0.56	2
30-89 days past due loans and leases / Total loans and leases	0	0.32	0	0.01	0.18	6	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
Liquidity and Funding															
Net noncore funding dependence	24.46	3.09	93	8.39	-3.20	82	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95
Net short-term noncore funding dependence	22.91	-1.79	96	2.45	-6.28	76	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97
Net loans and leases / Total assets	91.26	61.60	99	89.69	65.71	99	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
Capitalization															
Tier 1 leverage ratio	12.42	9.08	96	10.93	9.56	83	10.42	8.98	83	8.59	9.65	26	9.41	10.39	25
Holding company equity capital / Total assets	11.08	10.04	68	10.72	10.44	53	10.24	10.71	45	8.40	10.51	17	10.26	11.37	34
Total equity capital (including minority interest) / Total assets	11.08	10.14	66	10.72	10.49	52	10.24	10.82	43	8.40	10.57	16	10.26	11.43	32
Common equity tier 1 capital / Total risk-weighted assets		11.90			12.69			12.42			12.44		7.44	12.50	1
Net loans and leases / Equity capital (X)	8.23	6.22	84	8.37	6.47	87	8.33	5.53	93	11	6.79	97	7.81	6.55	78
Cash dividends / Net income	16.82	34	23	12.87	22.10	32	13.75	28.27	22	13.11	29.42	24	22.35	25.65	43
Cash dividends / Net income (Subchapter S adjusted)		69.44			18.06			3.14			39.66			93.20	
Growth Rates															
Assets	12.19	7.91	73	4.68	7.24	35	16.93	10.50	78	51.37	16.11	95	64.05	8.66	98
Equity capital	16	-0.29	84	49.54	8.26	97	42.53	7.46	93	24	8.42	93	55.19	12.19	97
Net loans and leases	14.15	11.87	66	3.90	-0.86	73	7.92	3.36	72	74.61	9.99	97	77.44	8.63	98
Noncore funding	142.76	10.50	93	-64.68	-28.42	10	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95
Parent Company Ratios															
Short-term debt / Equity capital	1.55	0.43	84	1.41	0	97	1.47	0.57	82	1.85	0.01	97	1.87	0.01	96
Long-term debt / Equity capital	0	11.61	13	0	5.76	25	0	10.95	12	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	100.92	103.92	41	98.73	104.95	25	100.44	103.22	42	101.63	104.49	45	101.78	104.21	44
Cash from ops + noncash items + op expense / Op expense + dividends	104.45	116.54	44	48.47	138.87	24	101.11	154.48	25	104.56	138.81	32	201.05	152.31	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	158,398	144,047	294,233	264,256	188,955	9.96	351.22
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	158,315	144,032	294,204	264,223	188,922	9.92	350.99
Tax-exempt income on loans and leases.....	83	15	29	33	33	453.33	
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	158,398	144,047	294,233	264,256		9.96	351.22
Investment interest income (tax equivalent).....	1,617	1,212	3,361	3,293		33.42	-15.69
Interest on balances due from depository institutions.....	1,199	318	751	2,819	11,253	277.04	-30.69
Interest income on other earning assets.....	4,346	6,760	14,097	12,933	8,024	-35.71	44.00
Total interest income (tax equivalent)	165,560	152,337	312,442	283,301		8.68	296.36
Interest on time deposits of \$250K or more	1,135	1,474	2,876	3,558	1,754	-23.00	699.30
Interest on time deposits < \$250K.....	1,382	748	1,677	19,962	33,781	84.76	115.26
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	21,064	10,560	23,704	28,719	49,199	99.47	172.64
Interest on other borrowings and trading liabilities.....	4,053	2,834	5,638	6,415	5,037	43.01	9.39
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense.....	27,634	15,616	33,895	58,654	89,771	76.96	126.23
Net interest income (tax equivalent).....	137,926	136,721	278,547	224,647		0.88	366.68
Non-interest income.....	73,598	76,442	156,586	126,507	43,667	-3.72	201.43
Adjusted operating income (tax equivalent)	211,524	213,163	435,133	351,154		-0.77	291.92
Overhead expense.....	63,989	58,268	125,382	96,400	63,215	9.82	329.43
Provision for credit losses.....	8,663	1,349	5,012	11,838	3,940		1704.79
Securities gains (losses)	0	0	191	441	476		
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent).....	138,872	153,546	304,930	243,357		-9.56	259.87
Applicable income taxes	34,794	40,146	77,826	62,824	24,766	-13.33	136.66
Tax equivalent adjustments	0	0	0	0			
Applicable income taxes (tax equivalent).....	34,794	40,146	77,826	62,824		-13.33	136.66
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	104,078	113,400	227,104	180,533	77,184	-8.22	335.69
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	104,078	113,400	227,104	180,533	77,184	-8.22	335.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	104,078	113,400	227,104	180,533	77,184	-8.22	335.69
Investment securities income (tax equivalent).....	1,617	1,212	3,361	3,293		33.42	-15.69
US Treasury and agency securities (excluding mortgage-backed securities)	648	370	737	2,533	4,814	75.14	-56.77
Mortgage-backed securities	960	778	2,515	571	987	23.39	166.67
All other securities	9	64	109	189		-85.94	-84.75
Cash dividends declared.....	17,505	14,597	31,235	23,671	17,254	19.92	363.59
Common	6,048	5,181	10,362	9,198	8,038	16.73	186.50
Preferred.....	11,457	9,416	20,873	14,473	9,216	21.68	588.11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Interest income (tax equivalent).....	3.27	2.90	78	3.11	3.18	40	3.07	2.85	67	3.33	3.53	26		4.19	
Less: Interest expense.....	0.55	0.22	90	0.32	0.30	56	0.33	0.23	77	0.69	0.54	70	1.71	0.95	95
Equals: Net interest income (tax equivalent).....	2.72	2.67	50	2.80	2.86	37	2.73	2.60	56	2.64	2.96	24		3.21	
Plus: Non-interest income.....	1.45	0.96	78	1.56	0.94	85	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48
Equals: adjusted operating income (tax equivalent).....	4.18	3.67	81	4.36	3.78	79	4.27	3.70	84	4.13	3.96	63		4.16	
Less: Overhead expense.....	1.26	2.17	5	1.19	2.32	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
Less: Provision for credit losses.....	0.17	0.09	78	0.03	-0.03	64	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	44	0	0.01	32	0	0.01	56	0.01	0.02	47	0.01	0.01	71
Plus: other tax equivalent adjustments.....	0	0	46	0	0	44	0	0	46	0	0	54		0	
Equals: Pretax net operating income (tax equivalent).....	2.74	1.40	96	3.14	1.70	98	2.99	1.66	96	2.86	1.22	98		1.53	
Less: Applicable income taxes (tax equivalent).....	0.69	0.33	95	0.82	0.37	98	0.76	0.38	95	0.74	0.27	98		0.35	
Less: Minority interest.....	0	0	44	0	0	46	0	0	40	0	0	45	0	0	45
Equals: Net operating income.....	2.06	1.06	96	2.32	1.30	97	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Plus: Net extraordinary items.....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	2.06	1.06	96	2.32	1.31	97	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Memo: Net income (last four quarters).....	2.10	1.12	95	2.38	1.23	97	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income-BHC and noncontrolling (minority) interest.....	2.06	1.07	96	2.32	1.31	97	2.23	1.27	95	2.12	0.97	98	1.47	1.19	78
Margin Analysis	97.21	92.97	93	97.23	94.04	91	97.22	93.08	92	97.08	93.47	92	95.39	93.22	76
Average earning assets / Average assets.....	87.43	60.12	97	80.49	65.79	91	82.32	61.99	93	85.21	68.25	94	77.69	70.66	75
Average interest-bearing funds / Average assets.....	3.36	3.12	66	3.20	3.40	33	3.16	3.06	52	3.43	3.78	24		4.49	
Interest income (tax equivalent) / Average earning assets.....	0.56	0.24	90	0.33	0.32	54	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95
Interest expense / Average earning assets.....	2.80	2.88	40	2.88	3.05	30	2.81	2.80	44	2.72	3.17	22		3.45	
Net interest income (tax equivalent) / Average earning assets.....	3.67	4.01	27	3.35	4.08	11	3.27	4.01	12	3.62	4.28	13		4.98	
Interest-bearing bank balances.....	0.43	0.42	51	0.23	0.12	95	0.14	0.14	63	0.69	0.32	93	2.97	2.26	84
Federal funds sold and reverse repos.....	1.19	0.58	80	1.01	0.14	93	1.04	0.25	90	1.61	0.43	88	3.12	2.02	88
Trading assets.....		0.52			0.42			0.45		20.60	0.80	97	3.75	0.49	92
Total earning assets.....	3.36	3.09	69	3.20	3.42	28	3.16	3.04	53	3.43	3.80	19	4.29	4.47	36
Investment securities (tax equivalent).....	1	1.85	2	0.87	1.88	4	1.14	1.77	9	1.16	2.32	1		2.74	
US Treasury and agency securities (excluding mortgage-backed securities).....	0.42	1.22	4	0.31	1.27	7	0.30	1.14	9	0.98	1.87	14	1.99	2.54	19
Mortgage-backed securities.....	6.74	1.78	98	4.39	1.49	99	6.67	1.57	99	2.48	2.05	83	2.73	2.54	75
All other securities.....		2.82		2.16	2.66	30	1.97	2.81	23	3.29	3.24	67		3.80	
Interest-bearing deposits.....	0.61	0.20	93	0.34	0.32	60	0.36	0.21	82	0.79	0.62	75	2.06	1.13	93
Time deposits of \$250K or more.....	0.50	0.50	51	0.80	0.90	43	0.67	0.66	54	1.83	1.60	70	2.32	2.13	71
Time deposits < \$250K.....	0.45	0.44	59	1.65	0.87	96	0.51	0.62	41	1.40	1.49	35	2.36	1.91	88
Other domestic deposits.....	0.63	0.17	96	0.32	0.19	86	0.35	0.15	90	0.63	0.36	86	2.06	0.86	98
Foreign deposits.....		0.25			0.57			0.14			1.24			2.53	
Federal funds purchased and repos.....	1.48	0.36	94	1.42	0.11	98	1.37	0.17	92	8.15	0.37	98	3.51	1.23	95
Other borrowed funds and trading liabilities.....	0.53	1.24	17	0.32	0.56	60	0.29	1.27	16	0.37	0.55	58	2.15	1.03	68
All interest-bearing funds.....	0.62	0.36	85	0.40	0.47	43	0.40	0.37	64	0.81	0.79	53	2.20	1.34	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	73,598	76,442	156,586	126,507	43,667
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	338	293	616	475	502
Trading revenue.....	0	409	0	-5,059	3
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	30,386	26,118	46,462	19,945	3,290
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	3,658	102	4,798	32,833	2,174
Other non-interest income.....	39,216	49,520	104,710	78,313	37,698
Total overhead expenses	63,989	58,268	125,382	96,400	63,215
Personnel expense.....	43,831	40,037	85,672	59,016	37,885
Net occupancy expense.....	3,779	3,396	7,147	5,636	4,527
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	266	294	576	1,516	1,312
Other operating expenses.....	16,113	14,541	31,987	30,232	19,491
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities.....	0	0	0	0	0
Number of equivalent employees	526	437	481	404	329
Average personnel expense per employee.....	83.33	91.62	178.11	146.08	115.15
Average assets per employee.....	19,256.01	22,383.14	21,176.91	21,052.37	15,963.56

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.35	11	0	0.51	36	0	2.17	11	0	0.51	36	0	0.66
Overhead expenses / Net Interest Income + non-interest income	30.25	59.40	1	27.33	59.77	0	28.81	59.28	0	27.45	61.22	0	37.49	61.79
Percent of Average Assets														
Total overhead expense	1.26	2.17	5	1.19	2.32	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59
Personnel expense.....	0.87	1.20	14	0.82	1.36	5	0.84	1.21	13	0.69	1.42	2	0.72	1.50
Net occupancy expense.....	0.07	0.22	4	0.07	0.27	2	0.07	0.23	4	0.07	0.30	2	0.09	0.32
Other operating expenses.....	0.32	0.72	3	0.30	0.67	3	0.32	0.72	3	0.37	0.73	5	0.40	0.76
Overhead less non-interest income	-0.19	1.19	5	-0.37	1.34	1	-0.31	1.10	4	-0.35	1.44	1	0.37	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	30.25	58.92	1	27.33	57.80	1	28.81	58.83	0	27.45	58.93	1		59.91
Personnel expense.....	20.72	32.65	7	18.78	33.60	3	19.69	32.93	6	16.81	33.88	1		34.17
Net occupancy expense.....	1.79	6.14	5	1.59	7.04	3	1.64	6.23	4	1.60	7.04	3		7.50
Other operating expenses.....	7.74	19.36	0	6.96	16.92	1	7.48	19.18	0	9.04	17.57	3		17.93
Total non-interest income	34.79	25.40	77	35.86	22.60	87	35.99	27.67	72	36.03	23.45	78		19.83
Fiduciary activities income	0	2.23	13	0	2.03	24	0	2.20	13	0	1.45	22		1.61
Service charges on domestic deposit accounts	0.16	3.45	6	0.14	2.77	8	0.14	3.27	6	0.14	2.67	8		3.21
Trading revenue.....	0	0.45	35	0.19	0.05	85	0	0.62	27	-1.44	0.10	1		0.07
Investment banking fees and commissions.....	0	2.25	7	0	0.98	19	0	2.58	7	0	1.03	17		0.91
Insurance activities revenue.....	0	0.36	13	0	0.58	24	0	0.36	11	0	0.41	22		0.37
Venture capital revenue.....	0	0.01	46	0	0	47	0	0.04	44	0	0	48		0
Net servicing fees	14.37	1.38	96	12.25	0.51	98	10.68	0.60	98	5.68	0	96		0.22
Net securitization income	0	0	47	0	0	49	0	0.01	44	0	0	48		0
Net gain (loss) - sales of loans, OREO, and other assets	1.73	1.51	63	0.05	3.90	17	1.10	3.30	36	9.35	5.55	75		2.27
Other non-interest income.....	18.54	9.09	86	23.23	7.51	93	24.06	9.27	93	22.30	7.76	93		7.41
Overhead less non-interest income	-4.54	32.73	5	-8.53	34.94	3	-7.17	30.52	4	-8.57	34.63	1		39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.05	21.22	84	26.15	21.17	82	25.52	21.18	87	25.82	20.30	81		21.51
Applicable income tax + TE / Pretax net operating income + TE	25.05	23.38	69	26.15	22.50	74	25.52	22.67	83	25.82	22.51	70		23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	6,511,619	4,009,241	4,990,973	3,558,580	1,960,281	62.42	900.75
Commercial and industrial loans	615,069	422,223	514,828	475,345	376,597	45.67	282.72
Loans to individuals	4,034	8,236	5,938	10,348	12,444	-51.02	-47.35
Loans to depository institutions and acceptances of other banks	65,000	159,130	50,000	83,436	60,528	-59.15	
Agricultural loans	34,815	30,920	37,439	36,996	35,743	12.60	68.65
Other loans and leases	2,923,657	4,261,860	4,056,341	4,781,260	2,670,953	-31.40	140.48
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,154,194	8,891,610	9,655,519	8,945,965	5,123,461	14.20	394.01
Less: Allowance for loan and lease losses	37,474	28,696	30,431	27,499	15,842	30.59	441.30
Net loans and leases	10,116,720	8,862,914	9,625,088	8,918,466	5,107,619	14.15	393.85
Debt securities that reprice or mature in over 1 year	281,768	305,331	301,674	260,461	248,150	-7.72	2.95
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	10,398,488	9,168,245	9,926,762	9,178,927	5,355,769	13.42	347.78
Interest-bearing bank balances	247,433	388,304	1,018,584	169,665	492,800	-36.28	-38.06
Federal funds sold and reverse repos	3,520	6,507	5,888	6,580	6,723	-45.90	-34.02
Debt securities that reprice or mature within 1 year	55,046	9,930	8,956	9,340	42,092	454.34	-47.38
Trading assets	0	0	0	0	269,891		-100.00
Total earning assets	10,704,487	9,572,986	10,960,190	9,364,512	6,167,275	11.82	259.84
Non-interest-bearing cash and due from depository institutions	10,714	13,744	14,030	10,062	13,908	-22.05	-37.32
Premises, fixed assets, and leases	43,248	30,215	30,115	28,579	29,216	43.13	775.82
Other real estate owned	0	0	0	0	144		
Investment in unconsolidated subsidiaries	37,038	12,237	31,007	949	505	202.67	8513.49
Intangible and other assets	290,568	252,350	243,338	241,273	160,933	15.14	196.04
Total assets	11,086,055	9,881,532	11,278,680	9,645,375	6,371,981	12.19	258.14
Quarterly average assets	9,820,878	9,609,957	10,945,025	9,317,578	6,639,736	2.19	242.40
Average loans and leases (YTD)	8,637,476	8,602,470	9,003,596	7,299,990	4,069,150	0.41	402.17
Memoranda							
Loans held-for-sale	3,083,517	3,422,538	3,873,357	3,409,074	2,095,098	-9.91	210.26
Loans not held-for-sale	7,070,677	5,469,072	5,782,162	5,536,891	3,028,363	29.28	566.02
Real estate loans secured by 1–4 family	879,219	820,217	877,666	706,727	427,760	7.19	203.87
Commercial real estate loans	5,576,857	3,127,337	4,053,904	2,787,758	1,483,196	78.33	1572.85
Construction and land development	792,455	561,747	664,118	501,880	364,663	41.07	880.48
Multifamily	3,175,906	1,780,719	2,457,984	2,213,931	1,051,942	78.35	1384.93
Nonfarm nonresidential	1,608,496	784,871	931,802	71,947	66,591	104.94	4058.90
Real estate loans secured by farmland	55,543	61,687	59,403	64,095	49,325	-9.96	98.64
Total investment securities	336,814	315,261	310,630	269,801	290,242	6.84	-10.97
U.S. Treasury securities	34,805	5,020	8,209	6,559	4,764	593.33	3380.50
US agency securities (excluding mortgage-backed securities)	274,851	254,564	263,295	235,039	244,973	7.97	-21.72
Municipal securities	0	6,038	4,300	6,025	5,937	-100.00	
Mortgage-backed securities	27,158	49,639	34,826	22,178	34,568	-45.29	3.76
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	336,814	315,261	310,630	269,801	290,242	6.84	-10.97
U.S. Treasury securities	34,805	5,020	8,209	6,559	4,764	593.33	3380.50
US agency securities (excluding mortgage-backed securities)	274,851	254,564	263,295	235,039	244,973	7.97	-21.72
Municipal securities	0	6,038	4,300	6,025	5,937	-100.00	
Mortgage-backed securities	27,158	49,639	34,826	22,178	34,568	-45.29	3.76
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-10,718	-23	-1,956	488	578		
Structured notes, fair value	62,038	0	64,475	0	0		-28.63
Pledged securities	304,494	304,754	299,196	262,901	287,579	-0.09	-17.66

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	444,461	814,518	641,442	853,647	272,036	-45.43	-29.79
NOW, ATS and transaction accounts	3,786,192	4,250,030	4,303,172	4,219,548	1,827,956	-10.91	560.34
Time deposits less brokered deposits < \$250K	61,793	58,652	-126,545	66,500	83,311	5.36	
MMDA and other savings accounts	2,599,183	2,443,963	2,839,260	1,984,742	1,203,883	6.35	108.24
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	6,891,629	7,567,163	7,657,329	7,124,437	3,387,186	-8.93	211.61
Time deposits of \$250K or more	334,510	445,689	572,050	256,040	118,931	-24.95	505.91
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,289,159	285,088	482,000	883,980	164,274	352.20	2228.60
Other borrowings w/remaining maturity over 1 year	151,746	416,285	551,954	464,277	17,165	-63.55	11848.50
Brokered deposits < \$250K	1,073,907	26,677	753,598	28,143	1,972,139	3925.59	112.72
Noncore funding	2,849,322	1,173,739	2,359,602	1,632,440	2,272,509	142.76	362.05
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	116,565	81,566	106,340	77,877	58,558	42.91	186.87
Total liabilities	9,857,516	8,822,468	10,123,271	8,834,754	5,718,253	11.73	243.60
Equity Capital							
Perpetual preferred stock (including surplus)	362,149	362,149	362,149	212,646	212,646	0.00	770.95
Common stock	136,671	136,836	137,565	135,857	135,640	-0.12	558.91
Common surplus	0	0	0	0	0		-100.00
Retained earnings	737,790	560,083	657,149	461,745	304,984	31.73	350.21
Accumulated other comprehensive income	-8,071	-4	-1,454	373	458		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,228,539	1,059,064	1,155,409	810,621	653,728	16.00	442.37
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,228,539	1,059,064	1,155,409	810,621	653,728	16.00	442.37
Total liabilities and capital	11,086,055	9,881,532	11,278,680	9,645,375	6,371,981	12.19	258.14
Memoranda							
Non-interest-bearing deposits	444,769	814,518	641,806	854,202	272,216	-45.39	-29.76
Interest-bearing deposits	7,855,277	7,225,011	8,341,171	6,554,418	5,206,040	8.72	267.34
Total deposits	8,300,046	8,039,529	8,982,977	7,408,620	5,478,256	3.24	199.46
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,155,409	810,621	810,621	653,728	421,237		
Accounting restatements	-3,757	0	0	0	145		
Net income	104,078	113,400	227,104	180,533	77,184		
Net sale of new perpetual preferred stock	0	149,502	149,502	0	171,065		
Net sale of new common stock	-3,935	0	0	-150	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	17,505	14,597	31,235	23,671	17,254		
Change in other comprehensive income	-6,615	-378	-1,828	-84	768		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	864	516	1,245	265	583		
Holding company equity capital, ending balance	1,228,539	1,059,064	1,155,409	810,621	653,728		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	58.74	38.78	85	40.57	47.38	32	44.25	36.25	70	36.89	48.33	18	30.76	52.67	10
Commercial and industrial loans	5.55	11.05	19	4.27	11.46	9	4.56	10.76	15	4.93	13.47	8	5.91	11.45	23
Loans to individuals	0.04	3.52	7	0.08	2.05	13	0.05	3.36	9	0.11	2.29	14	0.20	2.71	19
Loans to depository institutions and acceptances of other banks	0.59	0.02	96	1.61	0	97	0.44	0.02	95	0.87	0	97	0.95	0	98
Agricultural loans.....	0.31	0.19	74	0.31	0.40	70	0.33	0.18	77	0.38	0.43	69	0.56	0.53	72
Other loans and leases.....	26.37	4.45	97	43.13	1.35	99	35.96	4.47	99	49.57	1.39	99	41.92	1.08	99
Net loans and leases.....	91.26	61.60	99	89.69	65.71	99	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
Debt securities over 1 year.....	2.54	19.46	3	3.09	16.22	6	2.67	19.46	3	2.70	13.53	7	3.89	13.66	9
Mutual funds and equity securities	0	0.05	12	0	0.07	22	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal	93.80	82.34	99	92.78	82.54	97	88.01	79.22	87	95.16	83.47	99	84.05	86.76	25
Interest-bearing bank balances	2.23	4.59	33	3.93	7.78	32	9.03	8.50	55	1.76	6.78	15	7.73	2.97	89
Federal funds sold and reverse repos	0.03	0.58	63	0.07	0.04	89	0.05	0.54	67	0.07	0.02	90	0.11	0.03	87
Debt securities 1 year or less	0.50	1.68	26	0.10	1.85	10	0.08	1.56	7	0.10	2.03	10	0.66	2.10	31
Trading assets	0	0.55	20	0	0.03	37	0	0.49	19	0	0.04	38	4.24	0.03	99
Total earning assets.....	96.56	90.95	98	96.88	93.19	96	97.18	91.77	98	97.09	92.98	97	96.79	92.39	97
Non-interest cash and due from depository institutions.....	0.10	1.01	2	0.14	1.04	3	0.12	0.82	2	0.10	1.07	2	0.22	1.14	6
Other real estate owned.....	0	0.01	11	0	0.02	16	0	0.01	9	0	0.03	13	0	0.04	27
All other assets.....	3.35	7.97	3	2.98	5.68	6	2.70	7.35	2	2.81	5.87	6	2.99	6.41	4
Memoranda															
Short-term investments	2.76	7.68	21	4.10	10.40	17	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76
U.S. Treasury securities.....	0.31	1.96	32	0.05	0.30	61	0.07	1.47	31	0.07	0.19	71	0.07	0.29	65
US agency securities (excluding mortgage-backed securities)	2.48	0.84	87	2.58	1.61	72	2.33	0.82	82	2.44	1.28	77	3.84	1.25	87
Municipal securities	0	1.75	7	0.06	3.34	17	0.04	1.73	19	0.06	2.96	17	0.09	2.58	14
Mortgage-backed securities	0.24	13.68	3	0.50	9.74	4	0.31	14.14	2	0.23	8.52	5	0.54	9.38	5
Asset-backed securities	0	0.68	21	0	0.45	31	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	0	0.52	8	0	0.62	11	0	0.53	8	0	0.60	12	0	0.53	15
Loans held-for-sale.....	27.81	0.35	98	34.64	0.34	99	34.34	0.55	98	35.34	0.58	99	32.88	0.39	99
Loans held for investment	63.78	61.41	51	55.35	65.68	20	51.27	58.06	26	57.40	69.07	16	47.53	72.01	5
Real estate loans secured by 1–4 family	7.93	12.26	31	8.30	13.58	33	7.78	11.46	33	7.33	14.47	24	6.71	16.02	15
Revolving	7.25	1.49	98	7.35	1.66	97	6.83	1.42	98	6.10	1.79	95	5.22	2.24	92
Closed-end, secured by first liens	0.68	10.40	5	0.94	11.38	5	0.95	9.67	8	1.22	12.11	6	1.48	13.07	6
Closed-end, secured by junior liens	0	0.18	9	0	0.22	6	0	0.17	7	0	0.27	5	0.01	0.37	5
Commercial real estate loans	50.31	24.34	91	31.65	30.82	54	35.94	22.69	82	28.90	30.65	44	23.28	33.26	19
Construction and land development	7.15	3.75	81	5.68	4.24	68	5.89	3.34	80	5.20	4.32	62	5.72	5	61
Multifamily.....	28.65	3.69	96	18.02	5.19	90	21.79	3.57	94	22.95	5.03	95	16.51	4.76	91
Nonfarm nonresidential	14.51	15.50	47	7.94	19.97	8	8.26	14.57	27	0.75	19.97	1	1.05	21.85	1
Real estate loans secured by farmland.....	0.50	0.35	72	0.62	0.81	65	0.53	0.30	74	0.66	0.85	65	0.77	0.95	64

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	64.13	62.08	45	45.09	71.52	8	51.69	61.05	29	39.78	69.38	5	38.26	72.74	5
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	8.66	20.31	15	9.22	20.62	18	9.09	19.86	19	7.90	20.91	16	8.35	22.29	13
Real estate loans secured by 1–4 family.....	7.92	2.40	96	8.17	2.56	95	7.98	2.43	97	6.58	2.61	91	6.50	3.13	85
Revolving	0.74	17.67	5	1.05	17.71	4	1.11	17.24	6	1.32	17.94	5	1.85	18.71	4
Closed-end.....	54.92	38.23	76	35.17	46.80	19	41.99	37.86	54	31.16	44.23	16	28.95	46.16	13
Commercial real estate loans	7.80	5.97	67	6.32	6.48	53	6.88	5.65	61	5.61	6.26	47	7.12	6.97	55
Construction and land development.....	0.04	1.34	15	0.05	1.22	13	0.05	1.18	19	0.03	1.14	11	0.03	1.47	8
1–4 family.....	7.77	4.56	81	6.27	5.06	65	6.83	4.40	73	5.58	4.94	60	7.09	5.34	70
Other.....	31.28	5.72	95	20.03	7.60	88	25.46	5.78	94	24.75	7.01	91	20.53	6.42	91
Multifamily.....	15.84	24.64	33	8.83	30.55	4	9.65	24.56	19	8.80	29.04	1	1.30	30.59	1
Nonfarm nonresidential	0.94	8.28	12	0.60	10.50	4	0.89	8.29	12	0.56	10	4	0.86	10.68	4
Owner-occupied.....	14.90	16.13	45	8.22	19.68	9	8.76	15.94	28	0.25	18.53	1	0.44	19.36	1
Other.....	0.55	0.59	66	0.69	1.31	60	0.62	0.54	67	0.72	1.30	60	0.96	1.38	61
Real estate loans secured by farmland.....	0.64	0.05	91	1.79	0	97	0.52	0.04	92	0.93	0	97	1.18	0	98
Loans to depository institutions and acceptances of other banks.....	6.06	18.46	9	4.75	17.90	5	5.33	18.86	6	5.31	19.85	6	7.35	16.16	15
Commercial and industrial loans	0.04	6.27	6	0.09	3.38	10	0.06	6.24	8	0.12	3.53	13	0.24	4	19
Loans to individuals.....	0	0.53	22	0	0.03	33	0	0.53	22	0	0.03	33	0	0.04	32
Credit card loans.....	0.34	0.32	69	0.35	0.67	65	0.39	0.34	71	0.41	0.69	64	0.70	0.78	68
Other loans and leases.....	28.79	8.30	91	47.93	2.11	99	42.01	8.75	93	53.45	2.07	99	52.13	1.48	99
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	518.77	407.54	73	374.58	466.69	25	427.12	391.81	54	434	473.75	39	307.51	493.53	11
Real estate loans secured by 1–4 family.....	70.05	130.40	26	76.63	134.41	29	75.11	126.06	29	86.19	142.34	31	67.10	151.03	21
Revolving	64.04	15.55	98	67.89	16.52	97	65.91	15.44	98	71.78	17.81	97	52.21	21.25	91
Closed-end.....	6.01	113.22	4	8.74	115.32	4	9.20	108.85	6	14.41	122.21	6	14.89	127.10	6
Commercial real estate loans	444.30	254.23	88	292.18	302.67	48	346.93	245.88	76	339.99	302.08	62	232.67	311.74	26
Construction and land development.....	63.13	38.88	76	52.48	41.97	65	56.83	35.95	76	61.21	42.85	75	57.20	46.63	63
1–4 family.....	0.29	8.60	16	0.42	7.74	13	0.42	7.42	20	0.31	7.52	12	0.23	9.52	8
Other.....	62.84	29.76	86	52.06	33.01	78	56.41	28.11	88	60.90	33.94	85	56.98	35.90	78
Multifamily.....	253.02	39.14	95	166.37	49.96	91	210.35	38.66	94	270.01	48.67	95	165.02	44.76	92
Nonfarm nonresidential	128.15	162.28	36	73.33	197.97	8	79.74	158.05	26	8.77	198.42	1	10.45	206.64	1
Owner-occupied.....	7.61	54.20	13	5.01	67.49	4	7.34	52.99	13	6.06	67.98	4	6.93	71.54	4
Other.....	120.54	106.54	53	68.32	126.96	17	72.40	102.54	31	2.72	125.78	1	3.51	130.65	1
Real estate loans secured by farmland.....	4.43	3.62	70	5.76	8.06	65	5.08	3.22	70	7.82	8.35	67	7.74	8.66	63
Loans to depository institutions and acceptances of other banks.....	5.18	0.27	94	14.87	0.02	98	4.28	0.21	93	10.18	0.03	97	9.50	0.01	98
Commercial and industrial loans	49	115.10	15	39.45	114.08	9	44.06	114.45	13	57.97	133.93	15	59.08	106.70	28
Loans to individuals.....	0.32	35.52	6	0.77	20.19	13	0.51	34.55	8	1.26	22.15	16	1.95	24.83	21
Credit card loans.....	0	2.76	22	0	0.17	33	0	2.77	23	0	0.20	33	0	0.24	32
Agricultural loans.....	2.77	1.81	74	2.89	3.83	69	3.20	1.86	76	4.51	4.17	70	5.61	4.86	72
Other loans and leases.....	232.93	50.19	96	398.18	13.49	99	347.13	51.06	99	583.11	13.62	99	418.99	10.25	99
Supplemental															
Non-owner occupied CRE loans / Gross loans	57.72	30.64	94	37.26	36.08	57	44.56	30.07	82	32.56	34	50	33.84	35.38	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	466.95	203.71	94	309.52	233.35	78	368.16	195.33	88	355.27	232.08	85	272	239.13	68
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	474.56	261.50	88	314.53	304.90	52	375.50	252.85	80	361.32	304.52	71	278.93	315.15	38

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	2.76	7.68	21	4.10	10.40	17	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76
Liquid assets	5.30	25.39	3	7.26	22.17	1	11.78	29.03	12	4.67	19.32	0	16.75	16.28	59
Investment securities	3.04	21.68	3	3.19	18.87	2	2.75	21.63	2	2.80	16.07	3	4.55	16.41	2
Net loans and leases	91.26	61.60	99	89.69	65.71	99	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
Net loans, leases and standby letters of credit	91.91	62.44	99	90.54	66.09	99	86.28	59.49	98	92.99	69.67	99	80.55	72.78	82
Core deposits	62.16	75.64	15	76.58	78.86	30	67.89	75.71	17	73.86	76.49	30	53.16	71.61	4
Noncore funding	25.70	10.86	85	11.88	8.06	75	20.92	10.30	83	16.92	10.29	82	35.66	14.61	95
Time deposits of \$250K or more	3.02	1.54	84	4.51	3.01	78	5.07	1.58	94	2.65	3.37	44	1.87	4.33	15
Foreign deposits	0	0.34	39	0	0	48	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0	1.20	13	0	0.55	23	0	1.23	11	0	0.62	23	0	0.77	17
Secured federal funds purchased	0	0	49	0	0	49	0	0	0	0	0	49	0	0	48
Net federal funds purchased (sold)	-0.03	0.50	18	-0.07	0.53	8	-0.05	0.54	20	-0.07	0.59	7	-0.11	0.75	4
Commercial paper	0	0.02	45	0	0	49	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	11.63	1.63	96	2.89	0.67	88	4.27	1	90	9.16	1.06	95	2.58	2.75	59
Earning assets that reprice within 1 year	91.22	36.16	99	88.91	31.76	99	90.54	37.37	99	88.79	31.93	98	82.66	33.16	97
Interest-bearing liabilities that reprice within 1 year	13.04	6.49	83	3.86	13.65	13	9.57	6.39	78	2.43	14.04	4	32.75	18.54	84
Long-term debt that reprices within 1 year	0	0.28	32	0	0.05	41	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	78.18	28.22	99	85.04	17.40	99	80.97	29.65	99	86.36	17.03	98	49.91	13.71	95
Other Liquidity and Funding Ratios															
Net noncore funding dependence	24.46	3.09	93	8.39	-3.20	82	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95
Net short-term noncore funding dependence	22.91	-1.79	96	2.45	-6.28	76	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97
Short-term investment / Short-term noncore funding	11.38	166.36	3	64.34	323.58	20	67.57	273.46	16	17.19	230.45	3	24.52	78.10	32
Liquid assets - short-term noncore funding / Nonliquid assets	-20.01	28.61	2	0.97	22.52	7	-2.02	36.68	6	-6.84	16.27	6	-21.52	6.90	0
Net loans and leases / Total deposits	121.89	76.80	96	110.24	78.71	98	107.15	72.79	93	120.38	84.20	98	93.23	90.96	52
Net loans and leases / Core deposits	146.80	82.80	96	117.12	83.94	95	125.70	78.25	94	125.18	91.10	93	150.79	102.55	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	24.46	3.09	93	8.39	-3.20	82	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.88	-13.54	94	0	2.10	9	-0.17	-0.25	53	0.06	3.63	4	0.09	1.28	12
Structured notes appreciation (depreciation) / Tier 1 capital	-0.24	-0.29	29	0	-0.01	0	-0.05	-0.02	28	0	0.03	0	0	-0.02	0
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	5.71	26	0	14.28	13	0	5.36	26	0	7.25	23
Available-for-sale securities	100	74.56	97	100	92.95	87	100	83.77	95	100	93.39	87	100	91.33	88
U.S. Treasury securities	10.33	9.26	66	1.59	1.65	72	2.64	6.70	51	2.43	1.22	84	1.64	2.07	74
US agency securities (excluding mortgage-backed securities)	81.60	4.02	99	80.75	9.81	99	84.76	4.12	99	87.12	8.39	98	84.40	8.16	98
Municipal securities	0	8	7	1.92	17.74	22	1.38	8.22	32	2.23	18.61	26	2.05	15.40	20
Mortgage-backed securities	8.06	63.23	4	15.75	54.62	8	11.21	66.54	4	8.22	54.48	7	11.91	57.07	7
Asset-backed securities	0	3.36	21	0	2.44	31	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	0	3.01	8	0	3.80	11	0	3.08	8	0	4.34	12	0	3.73	15
Mutual funds and equity securities	0	0.28	12	0	0.51	22	0	0.29	13	0	0.44	22	0	0.49	18
Debt securities 1 year or less	16.34	8.89	81	3.15	11.27	26	2.88	7.78	30	3.46	13.69	23	14.50	13.55	61
Debt securities 1 to 5 years	79.61	20.02	97	82.09	18.32	99	92.25	18.25	99	89.46	20.49	99	73.32	23.43	98
Debt securities over 5 years	4.05	68.75	0	14.76	66.71	6	4.87	71.11	1	7.08	61.87	6	12.17	58.63	8
Pledged securities	90.40	30.80	99	96.67	38.80	98	96.32	32.26	99	97.44	44.55	97	99.08	43.76	98
Structured notes, fair value	18.42	0.15	99	0	0.22	35	20.76	0.11	98	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-24.40	-31.70	61	0.45	42.70	32	456.85	27.98	99	-65.73	136.94	0	6.06	32.84	43
Investment securities	6.84	21.19	34	21.41	30.46	41	15.13	31.36	35	-7.04	16.36	20	-12.33	4.80	11
Core deposits	-8.93	9.58	3	41.53	14.37	96	7.48	16.94	16	110.33	23.17	98	46.61	9.96	97
Noncore funding	142.76	10.50	93	-64.68	-28.42	10	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	5,324,219	3,720,687	4,890,333	2,665,034	1,535,492
Commit: Secured commercial real estate loans	1,602,162	1,058,166	1,451,804	945,066	411,978
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	72,507	83,710	105,894	50,951	24,759
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	107,203	204,134	133,304	693,064	0
Written options contracts (interest rate)	4,848	8,306	6,647	23,004	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	206,995	86,387	135,686	82,726	
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	48.03	24.48	93	37.65	16.36	98	43.36	22.78	91	27.63	16.09	92	24.10	16.97	82
Standby letters of credit	0.65	0.66	61	0.85	0.31	89	0.94	0.65	75	0.53	0.31	78	0.39	0.36	61
Commercial and similar letters of credit	0	0.02	21	0	0.01	38	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.09	42	0	0	49	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0	45	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.01	46	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0	46	0	0.13	34	0	0	46	0	0	47
Derivative contracts	2.88	44.65	17	3.02	3.98	71	2.44	46.30	15	8.28	3.72	77	0	2.95	31
Interest rate contracts	2.88	32.11	18	3.02	3.87	71	2.44	32.46	16	8.28	3.62	77	0	2.87	31
Interest rate futures and forward contracts	0.97	3.60	70	2.07	0.14	92	1.18	3.25	69	7.19	0.20	97	0	0.08	39
Written options contracts (interest rate)	0.04	1.58	27	0.08	0.16	77	0.06	1.41	23	0.24	0.24	79	0	0.13	36
Purchased options contracts (interest rate)	0	1.48	23	0	0.01	45	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	1.87	21.90	20	0.87	3.09	67	1.20	20.49	16	0.86	2.58	70	0	2.19	34
Foreign exchange contracts	0	6.76	26	0	0	47	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	0	47	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0	49	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0	48	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0	49	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0	48	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0	48	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.32	37	0	0	50	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	61.64	46.07	74	43.25	25.18	95	54.32	44.98	72	36.51	24.20	86	37.73	24.81	89

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	319,046	298,827	275,637	798,794	0
Interest rate contracts	319,046	298,827	275,637	798,794	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	107,203	204,134	133,304	693,064	0
Written options	4,848	8,306	6,647	23,004	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,848	8,306	6,647	23,004	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	206,995	86,387	135,686	82,726	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	319,046	298,827	275,637	798,794	0
Interest rate contracts	319,046	298,827	275,637	798,794	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	50,089
One year or less	0	0	0	0	50,089
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	4,081	2,437	1,296	6,137	0
Gross positive fair value.....	4,559	2,598	1,491	9,301	0
Held for trading.....	0	0	0	0	0
Non-traded.....	4,559	2,598	1,491	9,301	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	99.88	57	100	94.17	75	100	99.50	58			99.57
Foreign exchange contracts	0	3.30	26	0	0.11	44	0	3.47	25	0	0.19	43			0.14
Equity, commodity, and other contracts	0	1.20	35	0	0	47	0	1.14	34	0	0	47			0.07
Futures and forwards	33.60	9.78	90	68.31	10.53	96	48.36	11.16	90	86.76	15.03	96			14.06
Written options	1.52	5.78	38	2.78	7.49	42	2.41	6.28	42	2.88	10.24	37			11.73
Exchange-traded	0	0.15	42	0	0	50	0	0.12	42	0	0	50			0
Over-the-counter	1.52	5.46	40	2.78	7.49	42	2.41	5.96	43	2.88	10.24	37			10.84
Purchased options	0	3.69	21	0	1.26	36	0	3.27	20	0	2.13	33			2.45
Exchange-traded	0	0.15	41	0	0	50	0	0.12	41	0	0	50			0
Over-the-counter	0	3.17	21	0	1.26	36	0	2.87	21	0	2.13	33			2.28
Swaps	64.88	74.97	29	28.91	78.96	10	49.23	74.26	18	10.36	71.83	11			64.61
Held for trading	0	37.98	23	0	22.18	34	0	40.42	21	0	16.03	34			15.01
Interest rate contracts	0	31.52	23	0	20.79	34	0	34.15	21	0	16.37	34			16.17
Foreign exchange contracts	0	1.71	35	0	0	47	0	1.68	33	0	0	47			0.11
Equity, commodity, and other contracts	0	0.58	40	0	0	49	0	0.60	39	0	0	49			0
Non-traded	100	62.02	76	100	77.82	65	100	59.58	78	100	83.97	65			84.99
Interest rate contracts	100	57.94	85	100	77.64	69	100	56.71	85	100	83.02	69			84.69
Foreign exchange contracts	0	0.36	33	0	0	46	0	0.40	33	0	0	45			0.01
Equity, commodity, and other contracts	0	0.10	38	0	0	48	0	0.09	38	0	0	48			0.01
Derivative contracts (excluding futures and forex 14 days or less)	0	93.09	1	0	82.49	4	0	92.53	1	0	79.60	4			80.07
One year or less	0	31.78	5	0	12.18	11	0	27.56	3	0	15.52	12			15.20
Over 1 year to 5 years	0	24.76	6	0	21.55	14	0	27.01	5	0	19.75	15			22.92
Over 5 years	0	27.14	6	0	38.27	10	0	29.89	5	0	32.47	13			34.12
Gross negative fair value (absolute value)	1.28	1.56	42	0.82	1.91	28	0.47	0.98	28	0.77	2.84	15			1.30
Gross positive fair value	1.43	1.74	52	0.87	1.55	28	0.54	1.34	12	1.16	2.25	30			1.14
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	23	0	0.01	71	0	0.04	15	0.01	0.01	74	0	0	32
Gross positive fair value (X)	0	0.08	19	0	0.01	70	0	0.05	13	0.01	0.01	80	0	0	32
Held for trading (X)	0	0.06	23	0	0	44	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0	0.02	43	0	0	75	0	0.01	33	0.01	0	87	0	0	34
Current credit exposure (X)	0	0.04	7	0	0.01	22	0	0.04	6	0	0.02	21	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets		0.54			0.16			0.46			0.27		0	0.10	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		30,431		27,499		27,499		15,842		12,704					
Gross losses		64		160		2,105		363		960					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		658		8		25		181		159					
Net losses		-594		152		2,080		182		801					
Provision for loan and lease losses		6,750		1,349		5,012		11,838		3,940					
Adjustments		-301		0		0		1		-1					
Ending balance		37,474		28,696		30,431		27,499		15,842					
Memo: Allocated transfer risk reserve (ATTR)										0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	0.13	0.08	74	0.03	-0.03	63	0.05	-0.09	84	0.14	0.38	12	0.08	0.12	43
	0.16	0.14	65	0.03	-0.04	60	0.06	-0.16	81	0.16	0.53	5	0.10	0.16	40
	-1,136.36	198.72	9	887.50	62.34	82	240.96	-105.48	84	6,504.40	672.96	96	491.89	142.73	88
Allowance for loan and lease losses / Total loans and leases not held for sale	0.53	1.17	7	0.52	1.32	3	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8
Allowance for loan and lease losses / Total loans and leases	0.37	1.15	6	0.32	1.31	2	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67		94.39	49.92	83	14.63	21.39	58	151.09	25.33	94	19.78	17.18	76
Allowance for loan and lease losses / Nonaccrual assets	816.25	413.77	86	998.47	417.11	87	3,813.41	364.13	97	887.92	336.78	87	1,405.68	315.75	92
ALLL / 90+ days past due + nonaccrual loans and leases	816.25	319.24	91	876.75	376.57	87	2,403.71	287.08	99	419.45	293.46	78	362.10	283.41	76
Gross loan and lease losses / Average loans and leases	0	0.16	3	0	0.10	8	0.02	0.19	5	0	0.16	3	0.02	0.16	12
Recoveries / Average loans and leases	0.02	0.07	17	0	0.05	3	0	0.08	3	0	0.04	6	0	0.05	7
Net losses / Average loans and leases	-0.01	0.08	11	0	0.05	39	0.02	0.11	26	0	0.11	12	0.02	0.11	27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	48	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	31.26	23.25	75	2.20	20.17	9	6.89	34.67	7	18.85	42.12	31	67.37	41.80	80
Earnings coverage of net loan and lease losses (X)	-245.15	-9.51	12	1,019.05	-10.45	95	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	75	0	0.01	52	0	0.02	45	0	0.04	23	0	0.02	43
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	63	0	-0.02	73	-0.01	0.01	30	0	0.02	36
Revolving	0	-0.08	75	0	-0.01	61	0	-0.07	69	0	0	54	0	0.02	47
Closed-end	0	-0.02	70	0	0	69	0	-0.01	76	-0.04	0.01	5	0	0.02	34
Commercial real estate loans	0	0	70	0	0.02	60	0	0.04	34	0	0.05	24	0	0.02	56
Construction and land development	0	-0.02	73	0	-0.01	63	0	0	64	0	0	57	0	-0.02	62
1–4 family	0	0	60	0	0	55	0	0	57	0	0	50	0	0	54
Other	0	-0.01	71	0	-0.01	61	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily	0	0	58	0	0	54	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential	0	0	71	0	0.03	59	0	0.05	33	-0.09	0.07	2	0.09	0.03	81
Owner-occupied	0	0	81	0	0	55	0	0.01	44	-0.09	0.01	1	0.09	0.01	91
Other	0	0	55	0	0.02	72	0	0.04	44	0	0.04	40	0	0.01	41
Real estate loans secured by farmland	0	0	55	0	0	51	0	0	54	0	0.01	44	0	0.01	45
Commercial and industrial loans	-0.21	0.10	3	0.07	0.10	64	0.41	0.17	84	0.06	0.20	36	0.20	0.27	51
Loans to individuals	0.35	0.65	38		0.47			0.71		0.14	0.66	21		0.74	
Credit card loans		1.99			0.94			1.84			1.71			1.89	
Agricultural loans	0	0.01	53	0.01	0	87	0	0.02	71	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions		0						0							
Other loans and leases	0	0.14	31	0	0.23	32	0	0.10	32	0	0.44	29	0	0.14	33

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	456		655		7,672		41,113		10,571						
90+ days past due loans and leases	0		399		468		3,459		3,248						
Nonaccrual loans and leases.....	4,591		2,874		798		3,097		1,127						
Total past due and nonaccrual loans and leases.....	5,047		3,928		8,938		47,669		14,946						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	0		0		0		0		0						
Total restructured loans and leases	0		0		0		0		0						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	4,064		4,006		4,059		4,006		6						
Other real estate owned.....	0		0		0		0		144						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0	0.32	0	0.01	0.18	6	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
90+ days past due loans and leases	0	0.09	10	0	0.03	52	0	0.10	29	0.04	0.04	70	0.06	0.03	78
Nonaccrual loans and leases.....	0.05	0.38	3	0.03	0.52	6	0.01	0.46	2	0.03	0.60	3	0.02	0.48	4
90+ days past due and nonaccrual loans and leases.....	0.05	0.53	1	0.04	0.58	6	0.01	0.62	1	0.07	0.67	5	0.09	0.54	9
30–89 days past due restructured.....	0	0.01	18	0	0	33	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0	31	0	0	45	0	0	30	0	0	45	0	0	45
Nonaccrual restructured.....	0	0.09	3	0	0.09	8	0	0.10	2	0	0.09	7	0	0.07	8
30–89 days past due loans held for sale	0	0	40	0	0	49	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	47	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0	0.32	0	0.01	0.18	6	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
90+ days past due assets	0	0.10	9	0	0.03	52	0	0.10	26	0.04	0.04	70	0.06	0.03	78
Nonaccrual assets	0.05	0.39	3	0.03	0.53	6	0.01	0.47	2	0.03	0.60	3	0.02	0.48	4
30+ days past due and nonaccrual assets	0.05	0.88	0	0.04	0.79	5	0.09	0.97	1	0.53	0.95	26	0.29	0.87	12
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.04	0.32	3	0.03	0.39	7	0.01	0.36	1	0.07	0.47	6	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned	0.04	0.34	3	0.03	0.43	6	0.01	0.37	1	0.07	0.52	5	0.07	0.45	8
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.08	0.38	7	0.07	0.54	6	0.04	0.41	2	0.07	0.63	4	0.02	0.56	2
Allowance for loan and lease losses	23.10	57.44	17	23.98	65.65	17	15.96	62.64	6	25.83	72.10	17	8.06	92.08	2
Equity capital + allowance for loan and lease losses	0.68	3.52	5	0.63	4.89	6	0.41	3.60	2	0.85	5.64	6	0.19	4.77	2
Tier 1 capital + allowance for loan and lease losses	0.69	3.97	5	0.64	5.37	5	0.42	4.30	1	0.87	6.21	5	0.20	5.30	2
Loans and leases + other real estate owned	0.09	0.63	2	0.08	0.83	5	0.05	0.71	1	0.08	0.92	4	0.02	0.78	2

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.01	0.26	4	0.01	0.16	6	0.06	0.26	16	1.15	0.25	96	0.28	0.28	61
	90+ days past due		0	0.11	16	0.01	0.03	67	0	0.12	37	0.09	0.04	82	0.12	0.03	84
	Nonaccrual.....		0.01	0.45	3	0.01	0.55	4	0.01	0.52	3	0.02	0.63	2	0.04	0.45	8
Commercial and industrial	30–89 days past due		0	0.28	3	0	0.10	12	0.86	0.24	95	0.01	0.15	22	0.62	0.22	88
	90+ days past due		0	0.03	17	0	0.01	34	0.07	0.04	80	0	0.02	67	0.02	0.02	74
	Nonaccrual.....		0.66	0.46	72	0.51	0.58	55	0.05	0.57	9	0.48	0.61	54	0.04	0.74	10
Individuals	30–89 days past due		2.03	0.70	90	0.05	0.31	30	0.81	0.63	65	0	0.52	7	0.31	0.60	36
	90+ days past due		0	0.07	19	0	0.01	34	0.61	0.09	92	0.08	0.02	86	0.01	0.02	68
	Nonaccrual.....		0.07	0.18	45	0.07	0.12	53	0.07	0.17	46	0.07	0.14	46	0.11	0.12	61
Depository institution loans	30–89 days past due		0	0.01	45	0	0	50	0	0.01	45	0	0	50	0	0	50
	90+ days past due		0	0	46	0	0	50	0	0	47	0	0	50	0	0	50
	Nonaccrual.....		0	0.01	45	0	0	50	0	0	47	0	0	50	0	0	50
Agricultural	30–89 days past due		0	0.10	29	1.33	0.07	94	0	0.07	30	0	0.07	34	0	0.10	34
	90+ days past due		0	0	44	0	0	46	0	0	42	0	0	45	0	0	47
	Nonaccrual.....		0	0.36	27	0	0.27	32	0	0.70	27	0	0.57	29	0	0.80	28
Foreign governments	30–89 days past due			0						0.50							
	90+ days past due			0						0							
	Nonaccrual.....			0.18						0.15							
Other loans and leases	30–89 days past due		0	0.11	20	0	0.30	48	0	0.12	34	0	0.67	46	0.10	0.28	67
	90+ days past due		0	0.01	33	0	0.01	42	0	0.01	34	0	0	84	0.03	0	90
	Nonaccrual.....		0.01	0.07	53	0	0.21	72	0	0.09	47	0	0.10	70	0.01	0.04	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
1–4 family	30–89 days past due	0.04	0.39	7	0.02	0.25	11	0.15	0.46	20	0.05	0.46	10	0.81	0.53	74
	90+ days past due	0	0.22	18	0	0.04	28	0	0.24	42	0.04	0.06	71	0.43	0.05	95
	Nonaccrual	0.04	0.61	5	0.07	0.59	10	0.04	0.71	7	0.08	0.67	5	0.17	0.55	15
Revolving	30–89 days past due	0.01	0.26	14	0	0.19	15	0	0.28	9	0	0.25	27	0.01	0.36	17
	90+ days past due	0	0.02	35	0	0.01	40	0	0.02	35	0	0.01	41	0.04	0.01	84
	Nonaccrual	0	1.15	4	0.01	0.44	16	0	1.18	6	0.01	0.46	15	0.02	0.34	23
Closed-end	30–89 days past due	0.43	0.42	66	0.16	0.23	48	1.26	0.49	92	0.31	0.48	43	3.61	0.56	99
	90+ days past due	0	0.25	19	0	0.04	30	0.02	0.26	51	0.23	0.06	86	1.80	0.05	97
	Nonaccrual	0.46	0.60	50	0.54	0.61	55	0.34	0.67	28	0.45	0.69	33	0.72	0.57	70
Junior lien	30–89 days past due	0	0.01	15	0	0.01	60	0	0.01	29	0	0.01	15	0	0.02	30
	90+ days past due	0	0	36	0	0	46	0	0	36	0	0	44	0	0	87
	Nonaccrual	0.01	0.02	43	0.01	0.02	47	0.01	0.03	32	0.01	0.03	35	0.01	0.03	43
Commercial real estate	30–89 days past due	0	0.16	4	0	0.11	25	0.04	0.15	34	1.32	0.14	97	0.03	0.15	23
	90+ days past due	0	0.01	29	0.01	0.01	82	0	0.01	61	0.04	0.02	82	0.03	0.02	80
	Nonaccrual	0	0.32	3	0	0.49	8	0	0.38	2	0	0.57	6	0	0.34	4
Construction and development	30–89 days past due	0	0.22	16	0	0.10	31	0	0.17	17	0	0.16	26	0.05	0.20	59
	90+ days past due	0	0.01	39	0	0	45	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0	0.16	14	0	0.14	24	0	0.20	15	0	0.21	21	0	0.18	21
1–4 family	30–89 days past due	0	0.02	29	0	0.01	41	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	47	0	0	48	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due	0	0.17	19	0	0.07	33	0	0.13	21	0	0.09	30	0.05	0.12	72
	90+ days past due	0	0.01	40	0	0	47	0	0	41	0	0	44	0	0	44
	Nonaccrual	0	0.13	16	0	0.08	27	0	0.16	18	0	0.16	23	0	0.14	24
Multifamily	30–89 days past due	0	0.04	29	0	0.04	40	0	0.07	27	1.66	0.03	98	0	0.03	38
	90+ days past due	0	0	45	0	0	48	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.07	25	0	0.11	34	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	6	0.01	0.10	40	0.19	0.13	72	0.18	0.14	70	0.30	0.13	84
	90+ days past due	0	0.01	32	0.05	0.01	86	0.01	0.01	73	1.72	0.02	98	0.69	0.02	96
	Nonaccrual	0	0.39	6	0	0.55	11	0	0.45	3	0.03	0.73	10	0	0.36	5
Owner Occupied	30–89 days past due	0	0.04	11	0	0.03	23	0.19	0.04	92	0	0.05	18	0.30	0.06	95
	90+ days past due	0	0	34	0.05	0.01	88	0	0	37	1.70	0.01	99	0.69	0.01	97
	Nonaccrual	0	0.14	5	0	0.21	8	0	0.17	5	0	0.27	6	0	0.19	7
Other	30–89 days past due	0	0.08	14	0.01	0.06	57	0	0.08	14	0.18	0.06	85	0	0.05	18
	90+ days past due	0	0	37	0	0	44	0.01	0	83	0.02	0	90	0	0.01	41
	Nonaccrual	0	0.21	14	0	0.31	28	0	0.23	7	0.03	0.33	36	0	0.14	14
Farmland	30–89 days past due	0	0.11	30	0.06	0.04	75	0	0.10	31	5.88	0.08	99	3.50	0.21	96
	90+ days past due	0	0.01	43	0	0	46	0	0	45	2.64	0	99	0	0.01	45
	Nonaccrual	0	0.63	22	0	1.02	25	0	0.69	23	0	1.19	24	0	1.06	24
Credit card	30–89 days past due		1.02			0.83			0.81			1.02			0.87	
	90+ days past due		0.44			0.07			0.45			0.22			0.18	
	Nonaccrual		0.11			0.01			0.10			0.02			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	136,671	136,836	137,565	135,857	135,640										
Retained earnings	737,790	560,083	657,149	461,745	304,984										
Accumulated other comprehensive income (AOCI)	-8,071	-4	-1,454	373	458										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	866,390	696,915	793,260	597,975	441,082										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	18,891	17,436	18,773	17,792	19,433										
Accumulated other comprehensive income-related adjustments	-8,070	-4	-1,454	373	457										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	855,569	679,483	775,941	579,810	421,192										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	12,208										
Common equity tier 1 capital	855,569	679,483	775,941	579,810	408,984										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	362,149	362,149	362,149	212,646	212,646										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	362,149	362,149	362,149	212,646	212,646										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	362,149	362,149	362,149	212,646	212,646										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus					0										
Non-qualifying capital instruments					0										
Total capital minority interest not included in tier 1 capital					0										
Allowance for loan and lease losses in tier 2 capital					15,842										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions					15,842										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions					0										
Tier 2 capital					15,842										
Exited advanced approach tier 2 capital															
Total capital					637,472										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	9,820,878	9,609,957	10,945,025	9,317,578	6,639,736										
Less: Deductions from common equity tier 1 capital	18,891	17,436	18,773	17,792	31,641										
Less: Other deductions	0	62,343	0	74,546	0										
Total assets for leverage ratio	9,801,987	9,530,178	10,926,252	9,225,240	6,608,095										
Total risk-weighted assets					5,500,789										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	0	11.85	1	0	12.37	1	0	10.91	5	7.44	12.50	1			
Common equity tier 1 capital, column B	0	0.26	46	0	50	0	0.29	46	0	0	50	0	50		
Tier 1 capital, column A	0	12.53	1	0	11.81	5	0	13.11	1	0	11.60	5	11.30	13.19	23
Tier 1 capital, column B	0	0.31	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	0	14.37	1	0	13.66	5	0	14.91	1	0	13.45	5	11.59	14.63	5
Total capital, column B	0	0.34	46	0	0	50	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	12.42	9.08	96	10.93	9.56	83	10.42	8.98	83	8.59	9.65	26	9.41	10.39	25
Supplementary leverage ratio, advanced approaches HCs		6.62					6.71								

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		3,678			3,602			3,640			3,564			3,599		2.11	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	40	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			50			53.11			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			50			46.89			50			40					
Separate account assets (L/H) / Total life assets	11.61			0			13.40			0			0					
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.58	24	0	0.36	11	0	0.41	22			0.37			
Premium income / Insurance activities revenue	3.08			0.03			2.76			0.01			0.03					
Credit related premium income / Total premium income	34.56			100			32.99			100			100					
Other premium income / Total premium income	65.44			0			67.01			0			0					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0.02	44	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C)	18.14			34.16			23.22			19.85			37.86					
Insurance net income (L/H) / Equity (L/H)	163.24						4.49											
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			92.63			927.51			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	44	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.29	12.13	9	0.34	11.55	12	0.31	12	6	0.43	11.01	13	0.56	11.53	12			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0	49	0	0.46	37	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.03			0.66			0.05			0	
Cost: Interest-bearing deposits.....		0.25			0.57			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						0.20							
Commercial and industrial loans		0.61						0.79							2.35
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....		11.61			-20.34			6.83			5,672.05			-47.91	
Total selected assets.....		18.50			-10.31			9.48			6.04			-25.04	
Deposits		-4.80			-43.67			0.73			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	1.67	3.81	3.64	1.65	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		20,172	6,809	33,956	29,784	43,903	196.25	224.94
Dividends		18,513	6,809	33,447	29,773	43,903	171.89	198.21
Interest		1	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		1,658	0	509	11	0		
Income from nonbank subsidiaries		0	0	0	16	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	16	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		20,172	6,809	33,956	29,800	43,903	196.25	224.94
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		20,172	6,809	33,956	29,800	43,903	196.25	224.94
Operating Expenses								
Personnel expenses		312	248	492	2,726	1,611	25.81	-40.80
Interest expense		2,245	1,802	3,798	3,972	3,641	24.58	-38.63
Other expenses		609	449	863	769	759	35.63	561.96
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		3,166	2,499	5,153	7,467	6,011	26.69	-25.98
Income (loss) before taxes		17,006	4,310	28,803	22,333	37,892	294.57	780.68
Applicable income taxes (credit)		-380	-645	-1,174	-1,911	-1,433		
Extraordinary items								
Income before undistributed income of subsidiaries		17,386	4,955	29,977	24,244	39,325	250.88	388.37
Equity in undistributed income of subsidiaries		86,692	108,445	197,127	156,289	38,004	-20.06	328.66
Bank subsidiaries		86,692	108,445	197,127	156,289	38,004	-20.06	328.66
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		104,078	113,400	227,104	180,533	77,329	-8.22	337.60
Memoranda								
Bank net income		105,205	115,254	230,574	186,062	81,907	-8.72	298.02
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,213,216	96.88	1,045,626	97.33	1,134,898	95.92	823,842	664,878	16.03	340.69
Common and preferred stock		1,213,216	96.88	1,045,626	97.33	1,134,898	95.92	823,842	664,878	16.03	340.69
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		26,648	2.13	0	0	25,573	2.16	0	504	6111.66	
Common and preferred stock		26,648	2.13	0	0	25,573	2.16	0	504	6111.66	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		12,178	0.97	28,572	2.66	22,556	1.91	2,117	463	-57.38	281.64
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	-100.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	4	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		309	0.02	76	0.01	101	0.01	61	83	306.58	-92.69
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,252,351	100.00	1,074,274	100.00	1,183,128	100.00	826,024	665,928	16.58	341.96
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		19,000	1.52	14,960	1.39	17,000	1.44	14,960	12,200	27.01	-65.45
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		4,812	0.38	250	0.02	10,719	0.91	443	0	1824.80	159.97
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		23,812	1.90	15,210	1.42	27,719	2.34	15,403	12,200	56.55	-58.12
Equity Capital		1,228,539	98.10	1,059,064	98.58	1,155,409	97.66	810,621	653,728	16.00	442.37
Perpetual preferred stock (income surplus)		362,149	28.92	362,149	33.71	362,149	30.61	212,646	212,646	0.00	770.95
Common stock		136,671	10.91	136,836	12.74	137,565	11.63	135,857	135,640	-0.12	558.91
Common surplus		0	0	0	0	0	0	0	0	0	-100.00
Retained earnings		737,790	58.91	560,083	52.14	657,149	55.54	461,745	304,984	31.73	350.21
Accumulated other comprehensive income		-8,071	-0.64	-4	0	-1,454	-0.12	373	458	0	
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,252,351	100.00	1,074,274	100.00	1,183,128	100.00	826,024	665,928	16.58	341.96
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	100.68	82.17	72	294.59	77.66	97	104.20	66.37	84	97.64	79.13	70	43.88	65.39	31
Dividends declared / Net income	16.82	34	23	12.87	22.10	32	13.75	28.27	22	13.11	29.39	24	22.31	25.65	43
Net income – dividends / Average equity.....	14.49	7.04	91	20.98	9.56	97	19.06	8.62	93	21.80	6.36	99	11.18	7.61	87
Percent of Dividends Paid															
Dividends from bank subsidiaries	105.76	128.25	46	46.65	135.93	21	107.08	155.92	33	125.78	130.75	51	254.45	160.93	81
Dividends from nonbank subsidiaries	0	2.20	26	0	0.84	31	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	2.84	45	0	0	48	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries	105.76	168.66	36	46.65	146.59	18	107.08	203.53	23	125.78	158.62	44	254.45	209.89	77
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	17.60	43.08	28	5.91	31.44	30	14.51	45.96	15	16	43.52	22	53.60	45.88	57
Interest income from bank subsidiaries.....	0	0.13	53	0	0.02	35	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.35	44	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	1.58	0	97	0	0	46	0.22	0	94	0.01	0	91	0	0	46
Operating income from bank subsidiaries	19.17	46.71	28	5.91	33.38	28	14.73	51.33	15	16.01	51.02	20	53.60	48.40	55
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			51.33			62.63			99.52			76.61	
Interest income from nonbank subsidiaries.....		2.85			0.01			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries		0.54			0			0.37			0.02			0.02	
Other income from nonbank subsidiaries.....		0.18			0.01			0.07			0.11			0.01	
Operating income from nonbank subsidiaries		54.49			54.11			87.22			105.70			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			40.90			38.10			29.39			65.48	
Interest income from subsidiary holding companies		13.26			0			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.33			0			0.73			0			0	
Other income from subsidiary holding companies.....		-3.08			0			-0.40			0			0	
Operating income from subsidiary holding companies.....		98.24			40.90			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	91.78	65.33	47	100	70.62	93	98.50	74.16	61	99.91	76.69	78	100	77.61	93
Interest income from bank subsidiaries.....	0	0.78	49	0	0.60	35	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	0	1.33	38	0	1.34	44	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	8.22	0.03	97	0	0.01	46	1.50	0.02	95	0.04	0.01	92	0	0.01	46
Operating income from bank subsidiaries	100	75.26	86	100	82.01	86	100	83.13	92	99.95	84.80	69	100	94.06	87
Dividends from nonbank subsidiaries	0	3.28	25	0	0.74	32	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0	46	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0	49	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0	47	0	0.01	45	0.05	0	95	0	0	47
Operating income from nonbank subsidiaries	0	5.58	20	0	1.19	28	0	4.67	14	0.05	2.06	52	0	1.56	25
Dividends from subsidiary holding companies.....	0	1.79	45	0	0	48	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0	50	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	0	48	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....	0	189.04	14	0	393.33	16	0	158.10	15	0	400.31	22	0	1,178.56	13
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	37.96	13	0	26.38	13	0	59.71	13	0	70.71	14